

EXHIBIT B

December 27, 2004

JORDAN P GATES CFP CFS LUTCF
25275 SW Meadowbrook Ln.
Sherwood, OR 97140

Re: DAC In Force Annuity Trail Payments - 2004 Data

Below you will find data that should be helpful to you when filing your tax return for the 2004 year. I have outlined your principal and interest payments made each quarter on your loan in the DAC In Force Annuity Trail Program.

If there is any other data relative to this program that you may need, please feel free to contact me at 508-855-7324.

<u>Payment Date</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
March 2004	1,276.60	642.80
June 2004	1,294.95	624.45
September 2004	1,313.57	605.83
December 2004	1,332.45	586.95
Total:	5,217.57	2,460.03

Regards,

Jennifer Goddard
Financial Analyst
Allmerica Financial Corp.